

Debtor 1 Calvin Beard  
Debtor 2 Teresa R. Beard  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(Philadelphia)  
Case number 17-10747

**Official Form 410S1****Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Wells Fargo Bank, N.A.**Court claim no.** (if known):**Last 4 digits** of any number you use to identify the debtor's account: 9507**Date of payment change:**

Must be at least 21 days after date of this notice

03/01/2017

**Uniform Claim Identifier:** WFCMGE1710747PAE29719507**New total payment:**

Principal, interest, and escrow, if any

\$1,054.71

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

No



Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

No



Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No
- ☒ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Payment change resulting from a decrease in premium for Mortgage Insurance

Current mortgage payment: \$1,057.99

New mortgage payment: \$1,054.71

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.


**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Rosemary Allen Date 03/10/2017  
VP Loan Documentation

Print: Rosemary Allen Title VP Loan Documentation

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage  
Address MAC N9286-01Y  
1000 Blue Gentian Road  
Eagan, MN 55121-7700

Specific Contact Information:  
P: 800-274-7025  
E: [NoticeOfPaymentChangeInquiries@wellsfargo.com](mailto:NoticeOfPaymentChangeInquiries@wellsfargo.com)

# UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 17-10747

Judge: Judge Magdeline D. Coleman

In re:

Calvin Beard and Teresa R. Beard

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on or before March 10, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Calvin Beard  
Teresa R. Beard  
661 Arbor Road  
Lansdowne, PA 19050

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

ZACHARY PERLICK  
1420 Walnut Street  
Suite 718  
Philadelphia, PA 19102

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

WILLIAM C. MILLER  
Chapter 13 Trustee  
1234 Market Street  
Suite 1813  
Philadelphia, PA 19107

/s/ Alicia Fisher

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4 S Technologies, LLC  
(as authorized agent for Wells Fargo Bank, N.A./Wells Fargo Home Mortgage)